UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmllawgroup.com Attorneys for LoanCare, LLC

In Re:

Maxine C. Christian,

Debtor.

Order Filed on August 19, 2022 by Clerk, U.S. Bankruptcy Court District of New Jersey

Case No.: 22-14412 SLM

Adv. No.:

Hearing Date: 8/10/2022 @ 8:30 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: August 19, 2022

Honorable Stacey L. Meisel United States Bankruptcy Judge Page 2

Debtor: Maxine C. Christian Case No.: 22-14412 SLM

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, LoanCare, LLC, holder of a mortgage on real property located at 36 Concord Place, Union, NJ, 07083, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow, Esquire, attorney for Debtor, Maxine C. Christian, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by September 15, 2022, or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor reserves the right to object any request for an extension of loss mitigation; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It **ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that in the event the loan modification is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 22-14412-SLM

Maxine C Christian Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Aug 19, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recipi ID Recipient Name and Address

db + Maxine C Christian, 36 Concord Place, Union, NJ 07083-4220

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2022 at the address(es) listed below:

Name Email Address

David G. Beslow

on behalf of Debtor Maxine C Christian yrodriguez@goldmanlaw.org

yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldman-beslow.com;beslow.davidr64764@notify.beslow.davidr647640@notify.beslow.davidr647640@notify.beslow.davidr6476

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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TOTAL: 5